

**Information to identify the case:**

Debtor 1 Richard W. Camperlino Jr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7906

EIN --\_-----

Debtor 2 Marleen R Camperlino

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8121

EIN --\_-----

United States Bankruptcy Court District of New Jersey

Case number: 13-21672-KCF

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard W. Camperlino Jr.

Marleen R Camperlino

6/29/18

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Richard W. Camperlino, Jr.  
 Marleen R Camperlino  
 Debtors

Case No. 13-21672-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 40

Date Rcvd: Jun 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2018.  
 db/jdb

cr Richard W. Camperlino, Jr., Marleen R Camperlino, 302 Cliffwood Ave,  
 Cliffwood, NJ 07721-1130  
 +Nissan Motor Acceptance Corporation, Servicer for, P.O. Box 660366, Dallas, TX 75266-0366,  
 UNITED STATES 75266-0366  
 513963259 +Amex Dsnb, Po Box 8218, Mason, OH 45040-8218  
 515068385 Bank of America N.A., c/o Prober & Raphael, Attornys For Secured Creditor, P.O. Box 4365,  
 Woodland Hills, CA 91365-4365  
 514216699 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
 514234979 +CAPITAL ONE, N.A., PO Box 12907, Norfolk, VA 23541-0907  
 514004243 +Department Stores National Bank/American Express, Bankruptcy Processing, Po Box 8053,  
 Mason, OH 45040-8053  
 513963269 First National Bank, Attention:FNN Legal Dept, 1620 Dodge St. Stop Code: 3290,  
 Omaha, NE 68197-0003  
 513963270 First National Bank Of Omaha, 1620 Dodge St, Omaha, NE 68102-1593  
 513995209 +First National Bank of Omaha, 1620 Dodge Street Stop Code 3105, Omaha Ne 68197-0002  
 513963271 +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412  
 513963273 +Nissan Motor Acceptance, PO Box 9001133, Louisville, KY 40290-1133  
 513999751 Nissan-Infiniti LT, PO Box 660366, Dallas TX 75266-0366  
 513963274 Peoples Bk Credit Card, PO Box 7092, Bridgeport, CT 06601-7092  
 513963275 Peoples Bk Credit Card Services, Attn: Bankruptcy, PO Box 7092,  
 Bridgeport, CT 06601-7092  
 513970689 +RBS Citizens Bank, 443Jefferson Blvd, RJW 135, Warwick RI 02886-1321  
 513963276 +Rbs Citizens Na, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Jun 29 2018 23:55:45 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 29 2018 23:55:42 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514194883 EDI: BECKLEE.COM Jun 30 2018 03:34:00 AMERICAN EXPRESS CENTURION BANK,  
 C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701  
 513963257 EDI: BECKLEE.COM Jun 30 2018 03:34:00 American Express, PO Box 3001,  
 16 General Warren Blvd, Malvern, PA 19355-1245  
 513963256 EDI: BECKLEE.COM Jun 30 2018 03:34:00 American Express, 16 General Warren Blvd,  
 Malvern, PA 19355-1245  
 513963258 +EDI: AMEREXPR.COM Jun 30 2018 03:34:00 Amex, Po Box 297871,  
 Fort Lauderdale, FL 33329-7871  
 513963260 EDI: BANKAMER.COM Jun 30 2018 03:34:00 Bank Of America, N.a., 4161 Piedmont Pkwy,  
 Greensboro, NC 27410  
 513963261 EDI: BANKAMER.COM Jun 30 2018 03:34:00 Bk Of Amer,  
 Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170, Simi Valley, CA 93062-5170  
 513963262 EDI: CAPITALONE.COM Jun 30 2018 03:34:00 Cap One, Po Box 85520, Richmond, VA 23285  
 514234804 +E-mail/Text: bncmail@w-legal.com Jun 29 2018 23:56:01 CERASTES, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 513963263 +EDI: CAPITALONE.COM Jun 30 2018 03:34:00 Cap One, Po Box 30253,  
 Salt Lake City, UT 84130-0253  
 513963264 +EDI: CAPITALONE.COM Jun 30 2018 03:34:00 Cap1/bstby, 26525 N Riverwoods Blvd,  
 Mettawa, IL 60045-3440  
 513963265 EDI: CAPITALONE.COM Jun 30 2018 03:34:00 Capital 1 Bank, Attn: Bankruptcy Dept.,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 513963266 +EDI: CAPITALONE.COM Jun 30 2018 03:34:00 Capital One Bank, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 513963267 +EDI: CHASE.COM Jun 30 2018 03:34:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
 513984657 EDI: DISCOVER.COM Jun 30 2018 03:34:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 513963268 +EDI: DISCOVER.COM Jun 30 2018 03:34:00 Discover Fin Svcs Llc, Po Box 15316,  
 Wilmington, DE 19850-5316  
 513963272 EDI: RMSC.COM Jun 30 2018 03:35:00 Gecrb/select Comfort, Attn: Bankruptcy Dept,  
 PO Box 103104, Roswell, GA 30076-9104  
 514872140 EDI: PRA.COM Jun 30 2018 03:33:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk, VA 23541  
 514872141 EDI: PRA.COM Jun 30 2018 03:33:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
 514211262 EDI: PRA.COM Jun 30 2018 03:33:00 Portfolio Recovery Associates, LLC,  
 c/o CHASE BANK USA, N.A., POB 41067, Norfolk VA 23541  
 514162064 EDI: Q3G.COM Jun 30 2018 03:35:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 513963277 +EDI: SEARS.COM Jun 30 2018 03:34:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
 TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

District/off: 0312-3

User: admin  
Form ID: 3180W

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 01, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Brian C. Nicholas on behalf of Creditor BANK OF AMERICA, N.A. bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor Nissan Motor Acceptance Corporation, Servicer for  
Nissan-Infiniti LT ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Marc C. Capone on behalf of Debtor Richard W. Camperlino, Jr. mcapone@caponeandkeefe.com,  
docs@caponeandkeefe.com  
Marc C. Capone on behalf of Joint Debtor Marleen R Camperlino mcapone@caponeandkeefe.com,  
docs@caponeandkeefe.com  
Robert A. Rich on behalf of Creditor RBS Citizens rrich2@hunton.com

TOTAL: 8